



COVID-19 PANDEMIC SMALL BUSINESS RECOVERY GRANT PROGRAM REPORT



NEW YORK
STATE OF
OPPORTUNITY.

Empire State
Development

December 2022

INTRODUCTION

The \$800 million COVID-19 Pandemic Small Business Recovery Grant Program (the Program) was created as part of the Fiscal Year 2022 Budget, in a partnership of the Executive and the Legislature, to assist COVID-19 impacted small businesses. Empire State Development (ESD), the State of New York's chief economic development entity, oversees the Program.

The mission of the Program is simple – to support the small businesses¹ that typically have the least access to resources. To that end, the Program strategically encourages participation from micro-businesses², socially and economically disadvantaged business owners³, minority and/or women owned businesses, and small businesses that did not receive adequate federal COVID-19 support⁴.

As part of the partnership with the Legislature, Empire State Development is required to publish a report detailing Program progress, beginning September 30, 2021, and on a quarterly basis until all funds are expended [§ 16-ff (7)]. This report serves as both the December 2022 quarterly update and the ultimate report: as of January 6, 2023, the Program has successfully disbursed the entirety of the \$760 million in available funding to 40,842 small businesses impacted by the COVID-19 pandemic.

The Program provided flexible grants of \$5,000 to \$50,000, with an average award of \$18,608. As per the Program's mission, 98% of awards have gone to micro-businesses, 48% of awards have gone to socially and economically disadvantaged small businesses, and 90% have gone to minority and/or women owned small businesses⁵.

Program grants generally represented a significant proportion of an awarded small business' operating expenses, and the grant has helped small businesses recover from the devastating impacts of the COVID-19 pandemic. Grant awards from the Program are allowing small businesses across the State to cover costs such as payroll, rent or mortgage payments, personal protective equipment (PPE) expenses, utility bills, and any costs associated with compliance with COVID-19 health and safety protocols (a full list of eligible expenses is available in the Appendix).

¹ Per 16-ff (a) of the Urban Development Corporation Act, "small business" means a business "which is resident in this state, independently owned and operated, not dominant in its field, and employs one hundred or less persons".

² Per 16-ff (b) of the Urban Development Corporation Act "micro-business" means a business "which is a resident in this state, independently owned and operated, not dominant in its field, and employs ten or less persons".

³ Socially and economically disadvantaged business are those owned by service-disabled veterans, and/or small businesses located in economically distressed geographies.

⁴ For context, data from the U.S. Small Business Administration suggests that New York State businesses received tens of billions of dollars across all SBA business assistance programs, including through the Paycheck Protection Program, Economic Injury Disaster Loans & Grants, Restaurant Revitalization Fund grants, and the Shuttered Venue Operator Grant Program. This data further suggests that in-state businesses secured assistance at rates higher than the State's relative share of the U.S. population.

⁵ Note that businesses can be classified in more than one category ("category" referring to micro, socially and economically distressed, and minority and/or women owned small businesses).

The small businesses targeted by the Program, by definition, did not have access to the same resources as did larger businesses. Therefore, to ensure the Program's success, New York State deployed a suite of services to inform small businesses about the Program and to help them complete their applications. These services include funding a network of 69 Technical Assistance (TA) partners to provide one-on-one assistance to over 37,683 applicants; delivering nearly 854 informational webinars to small businesses through trusted community voices; and establishing a call center, which has logged over 494,436 calls with potential applicants to-date. Additionally, ESD offered application materials in 15 languages, contacted applicants up to 30 times to allow opportunities to correct their applications⁶; and engaged in extensive Program promotion, including in cooperation with our legislative partners.

For Governor Kathy Hochul, championing and supporting the State's many small businesses is a priority. In August 2021, Governor Hochul expanded the Program's eligibility to invite additional COVID-impacted small businesses to access this vital funding. Specifically, Governor Hochul expanded the Program by raising the revenue cap for eligible businesses from \$500,000 to \$2,500,000 and expanded the Paycheck Protection Program Loan Exception from \$100,000 to \$250,000. This strategic expansion allowed New York State to invite additional small businesses to apply.

While not all businesses that requested assistance from the Program were provided funding, New York State recognizes small businesses are a critical component of the State's economy. Empire State Development remains committed to supporting businesses that were disproportionately impacted by the economic devastation resulting from the global COVID-19 pandemic, and has established additional programs for businesses not eligible for the Covid-19 Pandemic Small Business Recovery Grant:

- **\$200M New York State Seed Funding Grant Program**, launched on September 14, 2022, is designed to provide assistance to early-stage small businesses in a recovering New York State economy. This program is open to businesses that are currently operational with annual revenues between \$5,000 and \$1,000,000 that began operation on or after September 1, 2018, visit nyseedgrant.com for more information on further eligibility requirements and how to apply.
- **\$150 million COVID-19 Capital Costs Tax Credit Program**, which provides financial assistance to New York State small businesses burdened with a range of operational costs stemming from the COVID-19 pandemic, from structural changes and building upgrades to

⁶ Applicants are given several opportunities to correct an application or to either clarify inconsistent application information, or to submit all required application documentation. For example, an application that represents the business name two different ways on an application would not be immediately disqualified. The applicant would be contacted and given an opportunity to correct the application. As another example, if an applicant uploaded their 2018 taxes, instead of their 2019 taxes (as required), the applicant would not be disqualified on this basis, and would be given a chance to correct their application.

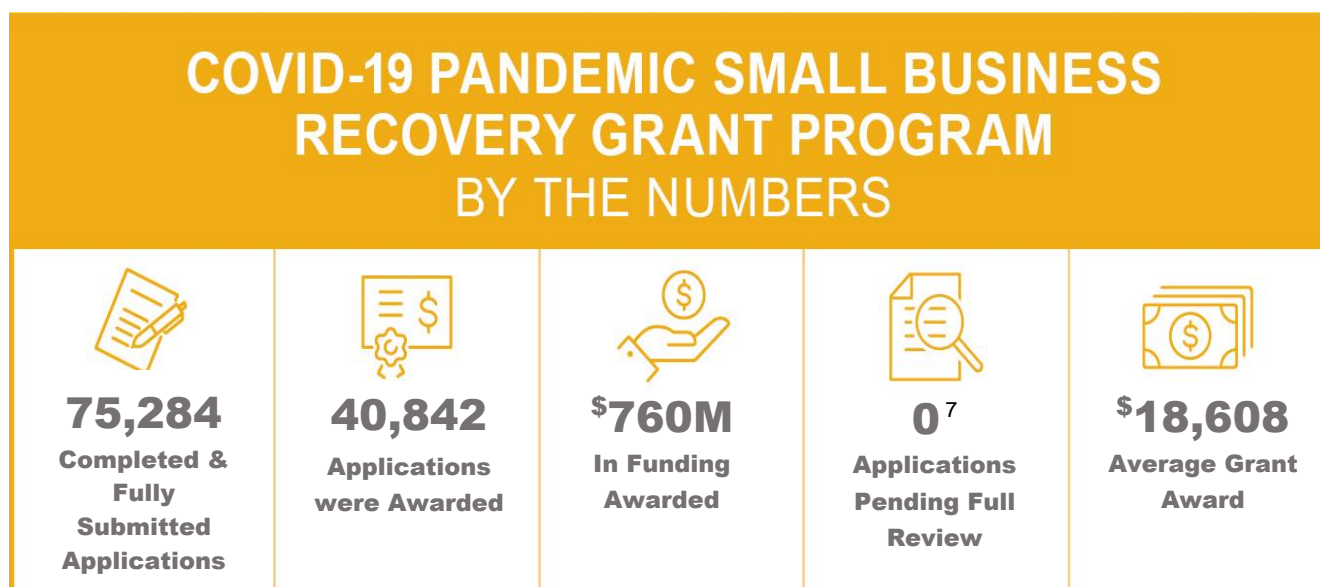
health-related supplies and materials. Visit <https://esd.ny.gov/covid-19-capital-costs-tax-credit> for more information and how to apply.

Empire State Development is proud of the work done with its Legislative partners to ensure the success of the COVID-19 Pandemic Small Business Recovery Grant Program. While the impacts of the COVID-19 were devastating, the determination and commitment of the entities and individuals involved in developing and administering this program – and the cooperation of the businesses that applied – were unprecedented.

Included in this report are: 1) details on Program progress, including summary statistics, 2) information on the State's efforts to support Program participation, 3) testimonials from actual award recipients to showcase how the Program is making a difference to New York small businesses, and 4) an Appendix of additional program details.

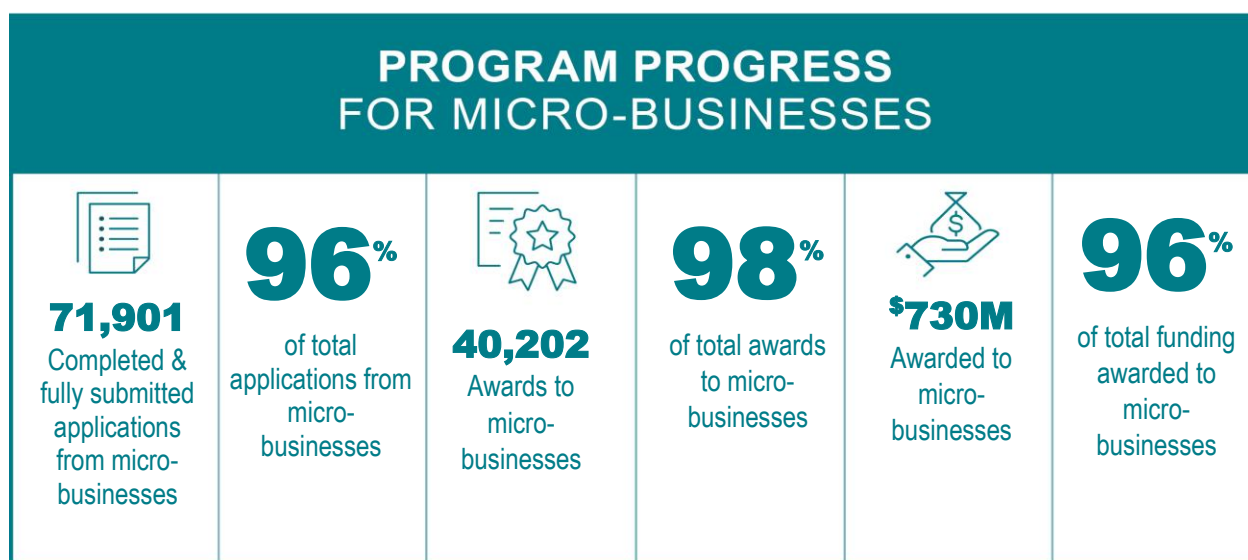
PROGRAM RESULTS

As a result of the strategic design and approach of the Program, awards reached the target audience. Since launching the application portal in June 2021, ESD has received 168,623 applications. Of these, 75,284 were completed and fully submitted applications; 93,339 applications remained incomplete, despite several attempts to contact and assist applicants with completion and, therefore, cannot be fully evaluated for eligibility.



AWARDS TO MICRO-BUSINESSES

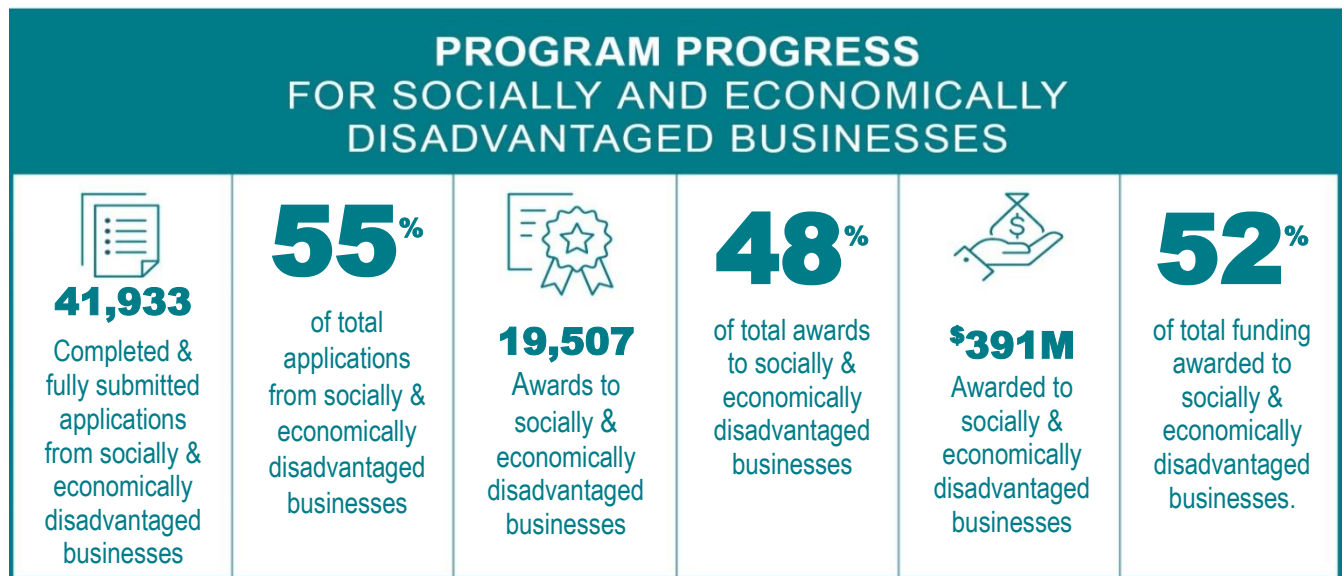
\$730,383,029 was awarded to 40,202 micro-businesses, representing 98% of all awards. As previously explained, micro-businesses are those with 10 or fewer employees.



⁷ As of January 6, 2023, 0 applications are pending full review.

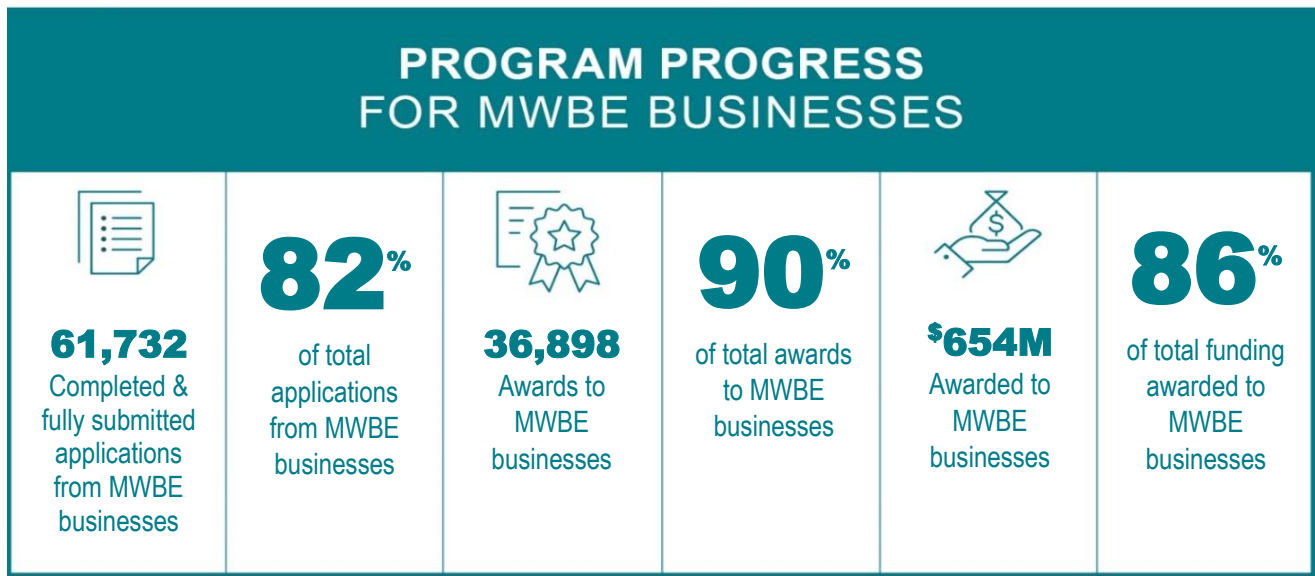
AWARDS TO SOCIALLY & ECONOMICALLY DISADVANTAGED BUSINESS OWNERS

The State awarded \$391,696,649 to 19,507 socially and economically disadvantaged businesses, representing 48% of total awards. Socially and economically disadvantaged business are those owned by service-disabled veterans, and/or small businesses located in economically distressed geographies.



AWARDS TO MINORITY AND WOMEN OWNED BUSINESSES

The State awarded \$654,771,919 to 36,898 minority and/or women-owned small businesses, representing 90% of total awards. As part of the application process, applicants were invited to provide such demographic information, on a voluntary basis, to inform the public of the degree to which Program funds were being distributed to minority and women owned businesses.



AWARDS BY GEOGRAPHY

The Program awards represented a commitment to an equitable distribution of resources across the State. Awards largely align with small business density.

AWARDS BY COUNTY							
County	Completed & Fully Submitted Applications	Applications Awarded	Awarded Funding	County	Completed & Fully Submitted Applications	Applications Awarded	Awarded Funding
Albany	674	250	\$6,422,585	Oneida	486	87	\$2,305,392
Allegany	80	12	\$185,095	Onondaga	848	211	\$5,830,396
Bronx	6,524	3,881	\$49,417,477	Ontario	191	44	\$1,298,526
Broome	384	110	\$2,025,879	Orange	859	251	\$7,064,258
Cattaraugus	141	20	\$634,109	Orleans	68	11	\$313,955
Cayuga	152	31	\$848,599	Oswego	181	36	\$1,010,731
Chautauqua	240	41	\$1,151,558	Otsego	144	48	\$1,318,462
Chemung	134	34	\$889,301	Putnam	173	67	\$1,760,599
Chenango	96	14	\$322,182	Queens	18,020	14,155	\$194,525,833
Clinton	138	46	\$1,529,790	Rensselaer	239	70	\$2,039,446
Columbia	133	50	\$1,207,805	Richmond	1,845	889	\$17,173,198
Cortland	72	29	\$685,323	Rockland	790	327	\$9,358,784
Delaware	78	23	\$490,931	St Lawrence	152	24	\$599,402
Dutchess	558	186	\$4,900,294	Saratoga	443	154	\$4,324,574
Erie	1,863	698	\$12,606,759	Schenectady	280	88	\$2,402,605
Essex	80	27	\$675,697	Schoharie	56	14	\$381,663
Franklin	85	14	\$358,494	Schuyler	28	7	\$202,148
Fulton	86	15	\$533,653	Seneca	58	11	\$202,741
Genesee	75	8	\$248,586	Steuben	235	45	\$1,349,824
Greene	77	22	\$538,119	Suffolk	3,952	1,587	\$41,896,994
Hamilton	11	4	\$105,547	Sullivan	166	36	\$666,418
Herkimer	94	23	\$552,873	Tioga	85	21	\$503,232
Jefferson	187	39	\$972,049	Tompkins	204	59	\$1,563,484
Kings	12,802	7,807	\$132,303,182	Ulster	383	130	\$3,194,301
Lewis	19	8	\$140,425	Warren	114	34	\$1,112,880
Livingston	72	17	\$516,741	Washington	106	22	\$604,513
Madison	125	22	\$486,558	Wayne	148	35	\$1,010,562
Monroe	1,208	335	\$8,552,680	Westchester	2,441	1,066	\$27,824,008
Montgomery	72	15	\$352,694	Wyoming	40	11	\$260,533
Nassau	5,674	2,951	\$68,727,565	Yates	45	9	\$147,237
New York	8,969	4,468	\$127,065,566	Unknown ⁸	1,171	-	-
Niagara	358	93	\$2,305,185	TOTAL	75,284	40,842	\$760,000,000

⁸ Insufficient geographic information exists and therefore the location cannot be determined.

AWARDS BY REGION			
Region	Completed & Fully Submitted Applications	Applications Awarded	Awarded Funding
Capital Region	2,066	690	\$18,652,527
Central NY	1,378	329	\$8,861,607
Finger Lakes	1,905	481	\$12,551,561
Long Island	9,626	4,538	\$110,624,559
Mid-Hudson	5,370	2,063	\$54,768,662
Mohawk Valley	938	202	\$5,444,737
New York City	48,160	31,200	\$520,485,256
North Country	672	162	\$4,381,404
Southern Tier	1,244	313	\$7,346,981
Western NY	2,682	864	\$16,882,706
Unknown ⁸	1,243	-	-
Total	75,284	40,842	\$760,000,000

⁸ Insufficient geographic information exists and therefore the location cannot be determined.

SUPPORTING PROGRAM PARTICIPATION

In response to pandemic-induced economic hardships which have disproportionately affected the small businesses targeted by the Program, ESD, with legislative support, launched a series of initiatives to guide eligible small businesses through the Program application process. The efforts were designed to ensure small businesses throughout the State were made aware of the Program and had continuous assistance and guidance available to them throughout the application process.

1) NETWORK OF TECHNICAL ASSISTANCE PARTNERS

As part of this effort, ESD established a network of Technical Assistance (TA) partners to provide hands-on guidance to small businesses seeking funding. The Program allocated \$10 million in technical assistance grants to 69 partners, including: 21 of New York's statewide Entrepreneurship Assistance Centers, 23 Small Business Development Centers, and 25 community organizations and chambers of commerce. These TA partners helped small businesses secure financial assistance through the Program, as well as secure funding from other federal and State COVID-recovery programs. TA partners have used these funds to hire additional staff in order to provide one-on-one direct counseling sessions with all interested small businesses.

ESD's network of partners serve as trusted voices for many small businesses. Located in communities throughout the State, these TA partners have been serving as local ambassadors for the Program to be available to potential applicants in their cities, boroughs, towns, and villages. There are at least two participating TA partners in each region of the State, and in New York City, there is at least one participating TA partner in each borough (a full list of all Technical Assistance partners is available in the Appendix).

2) GRANT ADMINISTRATOR

To create a streamlined and simple application, and to process a high volume of awards expeditiously, ESD, with legislative support, competitively procured a third-party grant administrator for the Program.

The selected administrator, [Lendistry](#), is a minority-led Community Development Financial Institution. Lendistry has provided similar COVID-recovery grant services to other states, such as

California and Pennsylvania, and is a U.S. Small Business Administration Community Advantage lender⁹.

3) LANGUAGE TRANSLATION SERVICES

Program materials, including educational materials and applications, are available in fifteen languages. Materials are offered in Arabic, Bengali, Chinese-Mandarin, English, French, German, Haitian Creole, Hindi, Italian, Korean, Polish, Russian, Spanish, and Yiddish.

4) CALL CENTER

ESD established a call center to provide all applicants the ability to discuss any questions with a live expert. To date, 494,436 calls were received by the call center. The call center is open Monday to Friday from 8:00 AM to 8:00 PM Eastern Time and Saturday from 9:00 AM to 5:00 PM. The call center also allowed ESD an opportunity to contact applicants to cure applications, and has placed over 154,959 calls to applicants, offering guidance in finalizing applications.

5) APPLICANT ENGAGEMENT

In the event an application is incomplete or includes inconsistent information, ESD allowed every applicant the opportunity to cure their submission. To this end, all applicants with an incomplete submission received outreach originating from ESD, from ESD's TA partners, and from Lendistry, to provide every opportunity for an applicant to successfully apply. New York State recognizes that small businesses, particularly those targeted by the Program, deserve the opportunity to be made aware of insufficiencies and given time to correct and finalize applications.

6) MARKETING CAMPAIGN

ESD launched an integrated marketing effort in May 2021, to coincide with the opening of the application portal in June 2021. As part of this multi-platform campaign, statewide television advertising was used to build broad awareness of the Program, while digital, social media, and print efforts helped amplify the message.

⁹ The Community Advantage Program was created by the U.S. Small Business Administration to address the credit, management, and technical assistance needs of small businesses in underserved markets.
<https://www.sba.gov/offices/district/ut/salt-lake-city/resources/community-advantage-loans>

To reach the small businesses targeted by the Program, television ads ran in both Spanish and English. Print ads were also placed in local and/or foreign language papers across the State to encourage participation from applicants whose primary language is not English, or who may not have online access.

New York State's legislative leaders have also been instrumental in raising awareness of the Program and the Program's network of support services.

Since the prior Report, ESD has undertaken additional outreach efforts to raise awareness of the Program.

7) GRANT DISBURSEMENTS

In the prior Report, ESD updated New Yorkers that the Program had already awarded \$600 million. Awarded funds increased from \$641 million on September 14, 2022, to \$760 million by January 6, 2023.

The number of small businesses that received awards has increased from 35,805 to 40,842 since the prior Report.

As additional context on the Program's grant disbursement progress, on August 25, 2021, Governor Hochul announced that the Program had awarded \$48 million to-date. From August 25, 2021, to January 6, 2023, awarded funds have increased tenfold.

These increases are due to the extensive engagement from ESD and ESD's program partners to award applications that have been submitted since the start of the Program.

8) ELIMINATING TAXES ON GRANT AWARDS

In June 2021, the New York State Legislature passed, and the Governor signed, a law to exempt grants made under this Program from certain taxes. Specifically, the law provides an exemption from the corporate franchise tax and from personal income tax for all grants made through the Program. This important law ensures that funds directed to COVID-impacted small businesses remain with the awardee¹⁰.

¹⁰ The law amends paragraph (a) of subdivision 9 of section 208, and subsection (c) of section 612 of the tax law.

9) FRAUD PROTECTION SYSTEM

The Program utilizes a robust anti-fraud methodology to protect State funds and the integrity of the Program. Embedded in the Program design is a multi-layer fraud protection system that incorporates technology, inclusive of a thorough cyber review, and manual review of all applications.

AWARDEE STORIES

The COVID-19 Pandemic Small Business Recovery Grant Program positively impacted small businesses across the State. To highlight the ways in which recipients are benefiting from the Program, below are testimonials from actual award recipients.

Burzhwa Hair and Spa

Owner: *Kimberly Price*

Grant Award: *\$10,914*

Location: *Brooklyn, NY*

"The grant has helped me pay my bills, as well as some much-needed improvements in my salon. I am eternally grateful for this gift! Thank you."

Zoe NYC

Grant Award: *\$10,905*

Location: *Ithaca, NY*

"This grant has alleviated a lot of stress for my company. With this grant, we were able to pay off many of our debts and move into 2023 without the stress of still owing money. Many thanks to you and your program!"

Dead Cities Clothing LLC

Owner: *Jordan Wunder*

Grant Award: *\$50,000*

Location: *Brooklyn, NY*

"Our business primarily produces apparel for events and gatherings, so Covid-19 recovery has happened later and slow than many other businesses. This grant provided funds needed to keep our staff on and the bills paid until events started happening again and business returned. Thanks!"

Daniel Nardicio Productions Inc.

Owner: Daniel Nardicio

Grant Award: \$34,943

Location: New York, NY

"Thank you to ESD and Lendistry for the support of my small business producing concerts, livestreams and theater. Because of you, I've been able to get a really great accountant and financial advisor to help me make business decisions, expand my staff to better produce events, and help me move to a much more efficient office space. Thanks."

Playbook MG

Owner: Jean Jones

Grant Award: \$37,589

Location: Brooklyn, NY

"Teamwork makes a dream work! This grant helped keep the Playbook MG dream alive by making it possible to cover payroll for our employees. We believe in putting together a group of people that target different parts of the business, and collectively their efforts are unmatched. This isn't possible without the overhead to ensure the support staff is in place to accomplish the tasks at hand. The grant is far reaching in the sense it acts like a game of dominoes, by engaging with leadership to empower them to take the necessary steps to get the pieces and players in the right direction so they can be their best selves and perform/work at their best too."

CustomPrintablesNY

Owner: Angela Dominick

Grant Award: \$10,000

Location: Auburn, NY

"You saved us. Between my husband losing his job of over 15+ years due to the pandemic, I'm a mom-owned business who was drowning trying to keep our family's head above water and help make up for that big loss in income. If it wasn't for Empire State Development and the grant, we wouldn't have been able to afford the necessary protection required in our shipping area or with bills. It got us over that hump and to keep going forward, without having to pull money from our personal accounts (which are practically depleted). In all honestly, if we did not receive it, this mom may have also been out of a business too. Thank you so much for all the help. Whether you know it or not, you DID make a difference in our life!"

Buffalo Film Works

Owner: Jennifer O'Neill

Grant Award: \$38,737

Location: Buffalo, NY

"The grant enabled us to reopen our business by providing funds that helped us abide by the newly imposed restrictions due to COVID-19. We are happy to be back in business, creating high-wage jobs for and reinvesting in the local, creative economy."

First Priority Security, LLC

Owner: James Allen

Grant Award: \$13,740

Location: New York, NY

"It was like finding a lake in the desert. We are a small security company and when the pandemic hit, New York City shut down and our ability to produce revenue was almost impossible. The fear of not being able to meet payroll and pay our monthly bills was weighing on us heavily. It had gotten to the point where we were paying everything out of pocket. When we received the grant from Empire State Development it helped save our business and allow us to stay open and give us the extra time, we needed to allow the city to open back up."

ET Week Media Group

Owner: Marc Piperno

Grant Award: \$50,000

Location: Commack, NY

"I am actively seeking employees so I can get my business on track. These funds will enable me to support my business, as I continue to work toward recovery. Thank you for these funds. They help me go to sleep at night."

Travel Market Insights Inc.

Owner: Scott Johnson

Grant Award: \$50,000

Location: Lake George, NY

"Our firm produces market research for international travel. COVID-19 nearly froze all work for clients throughout The United States. As President and CEO, I worked hard to keep our team together without letting any staff go over the past two years. The COVID-19 Pandemic Small Business Recovery Grant was an important tool in helping us keep our firm open and ready to continue our work."

The Showroom

Owner: Louise Connor

Grant Award: \$35,261

Location: New York, NY

"The money that I received from the Covid-19 Pandemic Small Business Recovery Grant program allowed me to pay back my rent which had built up for a couple of years. Although my landlord worked with me to lower my rent, without this help, I may have closed my doors. Thank you, New York State, for supporting my business and livelihood!"

Salon Allure

Owner: Maria Muscarella

Grant Award: \$50,000

Location: Williamsville, NY

"The grant has helped me in so many ways. One of the reasons the grant has helped me, is the rise in payroll. With employees wanting top-notch dollar, I am able to provide that now. It has also helped me enhance my spa area, try new services and be able to purchase new machines. Thank you so much!"

Hudson River Valley Arts Workshops

Owner: Kim LaPolla

Grant Award: \$50,000

Location: Greenville, NY

"The COVID-19 Pandemic Small Business Recovery Grant has been a business saver! It has enabled us to keep going during our semi-off season, paying bills and maintaining our current employees on usual hours, and make it to the start of a new season which begins next week. We have been able to hire two new employees (and looking to hire at least one more), finally make some needed repairs that have been postponed, and stock up on essential supplies. We are so grateful for this assistance and happy to be a small business in New York."

Exchange Solutions, Inc

Owner: Diane Schaefer

Grant Award: \$50,000

Location: Long Island, NY

"The grant not only helped us keep our existing employees employed during the pandemic, but it allowed me to hire a part-time employee as well. We are happy that our business was able to survive and greatly appreciate New York State's assistance."

B n J Royalty

Owner: Nawal Bennaji

Grant Award: \$49,470

Location: Queens, NY

"The company was very grateful to receive the Covid-19 Pandemic Small Business Recovery Grant, it really helped us recovery from the pandemic. We are working to keep our business on track and develop it further. Thank you again for your help and support."

Big Foote's Sporting

Owner: Dan Foote

Grant Award: \$21,512

Location: Waverly, NY

"The grant has been very beneficial to our business. We were able to pay a major portion of back rent and utilities. We were also able to recover our major phone line. With the increase in our sales, we were able to rehire one former employee and we are hoping to bring back one more. Thank you for getting us back going."

Comet Beauty Product Ltd

Owner: John Paglia

Grant Award: \$50,000

Location: Ozone Park, NY

"The grant will help restock the store and pay our employees with more hours. Thank you!"

Village Cleaners Hasting-on-Hudson, NY

Owner: Hye Ok Han

Grant Award: \$10,083

Location: Hastings-on-Hudson, NY

"This experience was by far one of the most memorable and fulfilling moments of my life as well as my family's. It's an understatement to say New York State has helped my parents out. We're so grateful for what this grant has done, and we hope to continue to stay in touch, be it for guidance, updates, and additional assistance."

Smooth Endings Ltd

Owner: Hye Ok Han

Grant Award: \$10,083

Location: Brooklyn, NY

"O my gosh, I can't even thank everyone involved in this grant program and everyone that worked on helping me get approved. Thank you so very much!"

Better Body Boot Camp

Owner: Kaiser Serajuddin

Grant Award: \$50,000

Location: Bayside, NY

“Thank you for helping us obtain this grant. This \$50,000 grant will definitely help our business.”

APPENDIX

To ensure that grant funds are provided to businesses that were most significantly impacted by the pandemic and resulting business interruptions or closures, New York State required specific eligibility criteria to address the target audience. Full eligibility criteria for the COVID-19 Small Business Recovery Grant Program are detailed below.

AVAILABLE AWARDS

Grant awards range from \$5,000 to \$50,000, depending on a business's gross receipts for 2019.

COVID-19 PANDEMIC SMALL BUSINESS RECOVERY GRANT AMOUNTS		
Grant amounts calculated based on business's annual gross receipts for 2019.		
ANNUAL GROSS RECEIPTS: \$25,000 – \$49,999.99	ANNUAL GROSS RECEIPTS: \$50,000 – \$99,999.99	ANNUAL GROSS RECEIPTS: \$100,000 – \$2,500,000
AWARD is \$5,000 / business	AWARD is \$10,000 / business	AWARD IS 10% OF GROSS RECEIPTS (maximum grant is \$50,000)

ELIGIBLE BUSINESSES

- Must be a viable small business (100 employees or fewer), or micro-business (10 employees or fewer) in New York State.¹¹
- Must have begun operation on or before March 1, 2019 and must continue to be in operation as of the date of the application. Venues that were shuttered due to COVID restrictions are eligible to apply.
- Must show a 25% loss in gross receipts as a result of the COVID-19 pandemic or compliance with COVID-19 health and safety protocols, which resulted in business modifications, interruptions, or closures, including any 2020 Pandemic Unemployment Assistance (PUA), Federal Pandemic Unemployment Compensation and/or Lost Wage Assistance Programs.¹²

¹¹ As of July 22, 2022, an applicant no longer has to show \$1 net profitability.

¹² As of September 14, 2022, this requirement has been eliminated.

- As expanded by Governor Hochul on August 25, 2021, eligible small businesses must have between \$25,000 and \$2,500,000 (previously \$500,000) in either 2019 or 2020 gross receipts.
- Must not have qualified for business grant assistance programs under the federal American Rescue Plan Act of 2021 or any other available federal COVID-19 economic recovery or business assistance grant programs, including loans forgiven under the federal Paycheck Protection Program, or are unable to obtain sufficient business assistance from such federal programs.
- Eligible Applicants may have received or been awarded the following federal assistance:
 - Paycheck Protection Program loans totaling \$250,000 (expanded by Governor Hochul on August 25, 2021) or less.
 - COVID-19 EIDL Advance Grant of \$10,000 or less.
 - COVID-19 EIDL Supplemental Targeted Advance Grant of \$5,000 or less.
 - SBA Shuttered Venue Operator Grant.

INELIGIBLE BUSINESSES

- All Non-Profits, churches and other religious institutions
- Government-owned entities or elected official offices
- Businesses primarily engaged in political or lobbying activities
- Businesses that received awards from the SBA Restaurant Revitalization Grant Program
- Landlords and passive real estate businesses
- Illegal businesses or enterprises
- Other industry or business types as specified by Empire State Development.

ELIGIBLE USE OF GRANT FUNDS

The Program provides a wide array of eligible uses in response to the extensive and varied impacts of COVID-19 on the small business ecosystem. In this way, the Program aims to assist a significant number of affected small businesses.

- Specifically, the grants must be used for COVID-19 related losses or expenses incurred between March 1, 2020, and April 1, 2021. These include:
 - Payroll costs
 - Commercial rent or mortgage payments for NYS-based property (but not any rent or mortgage prepayments)
 - Payment of local property or school taxes associated with a small business location in NYS

- Insurance costs
- Utility costs
- Costs of personal protection equipment (PPE) necessary to protect worker and consumer health and safety
- Heating, ventilation, and air conditioning (HVAC) costs
- Other machinery or equipment costs
- Supplies and materials necessary for compliance with COVID-19 health and safety protocols
- Other documented COVID-19 costs as approved by Empire State Development

INELIGIBLE USE OF GRANT FUNDS

- Grants awarded under the Program may not be used to re-pay or pay down any portion of a loan obtained through a federal COVID-19 relief package for business assistance or any New York State business assistance programs.

ONGOING SUPPORT

As noted earlier, ESD has compiled and publicized a network of TA partners that provide instruction, training, technical assistance, and support services to entrepreneurs and small businesses in local communities statewide. The statewide and regional organizations listed below provide confidential business counseling and training at no cost, including assistance with not only the Program applications, but also other New York State and federal pandemic relief grant and loan applications. Interested applicants are encouraged to contact their respective TA partner. TA partners are listed by region below.

STATEWIDE

THE CAYEMITTE GROUP

29 South Chestnut Street, Suite 201
New Paltz, NY 12561

NEW YORK & NEW JERSEY MINORITY SUPPLIER DEVELOPMENT COUNCIL, INC.

65 West 36th Street, Suite 702
New York, NY 10018

NEW YORK SMALL BUSINESS DEVELOPMENT CENTER

State University of New York
H. Carl McCall SUNY Building

NEW YORK TRI-STATE CHAPTER OF THE NATIONAL ASSOCIATION OF MINORITY CONTRACTORS

58-09 28th Avenue
Woodside, NY 11377

PURSUIT

50 Beaver Street
Albany, NY 12207

CAPITAL REGION

ALBANY SMALL BUSINESS DEVELOPMENT CENTER

University at Albany
6 Executive Park Drive, Entrance B
Albany, NY 12203
Email: kbaker@albany.edu

CAPITAL CHAMBER FOUNDATION, INC.

Capital Region Entrepreneurial Boot Camp
Five Computer Drive South
Albany, NY 12205

CENTRAL NY REGION

CENTERSTATE CORPORATION FOR ECONOMIC OPPORTUNITY

115 W. Fayette Street
Syracuse, NY 13202

ONONDAGA SMALL BUSINESS DEVELOPMENT CENTER

Onondaga Community College
4926 Onondaga Road, Mulroy Hall
Syracuse, NY 13215-4585

SYRACUSE UNIVERSITY

South Side Innovation Center

2610 South Salina Street
Syracuse, NY 13205

FINGER LAKES REGION

BROCKPORT SMALL BUSINESS DEVELOPMENT CENTER

College of Brockport
350 New Campus Drive, Hartwell 101
Brockport, NY 14420
Email: sbdc@brockport.edu

IBERO-AMERICAN ACTION LEAGUE, INC.- FINGER LAKES

122 N Genesee Street
Geneva, NY 14456

URBAN LEAGUE OF ROCHESTER, NY, INC.

265 North Clinton Avenue
Rochester, NY 14605-1857

LONG ISLAND REGION

EXCELSIOR BUSINESS DEVELOPMENT CORPORATION

151 Hempstead Turnpike, 2nd Floor
West Hempstead, NY 11552

FARMINGDALE SMALL BUSINESS DEVELOPMENT CENTER

2350 Broadhollow RD
Campus Commons
Farmingdale, NY 11735-1006
Email: sbdc@farmingdale.edu

HOFSTRA UNIVERSITY

Oak Street Center, Room 107-B
255 Hofstra University
Hempstead, NY 11549

STONY BROOK SMALL BUSINESS DEVELOPMENT CENTER

Stony Brook University
Research & Development Park
Stony Brook, NY 11794-6016
Email: sbdc@stonybrook.edu

SUFFOLK COUNTY COMMUNITY COLLEGE – GRANT CAMPUS

Sally Ann Slacke Building
1001 Crooked Hill Road
Brentwood, NY 11717

MID-HUDSON REGION

MID-HUDSON SMALL BUSINESS DEVELOPMENT CENTER

SUNY Ulster Kingston Center
94 Mary's Avenue
Kingston, NY 12401
Email: sbdc@sunyulster.edu

ROCKLAND SMALL BUSINESS DEVELOPMENT CENTER

Rockland Community College
145 College Road, Brucker Hall
Suffern, NY 10901-3699
Email: tmorley@sunyrockland.edu

WOMEN'S ENTERPRISE DEVELOPMENT CENTER INC.

901 North Broadway, Suite 23
White Plains, NY 10603

WOMEN'S ENTERPRISE DEVELOPMENT CENTER

Ulster and Putnam County, Inc.
3 Neptune Road, Suite A21
Poughkeepsie, NY 12601

MOHAWK VALLEY REGION

BUSINESS TRAINING INSTITUTE, INC.

The Radisson Centre
200 Genesee Street
Utica, NY 13502

MOHAWK VALLEY SMALL BUSINESS DEVELOPMENT CENTER

Mohawk Valley Community College
326 Broad Street
Utica, NY 13501
Email: sbdc@mvcc.edu

NORTH COUNTRY REGION

ADIRONDACK ECONOMIC DEVELOPMENT CORPORATION (AEDC)

67 Main Street, Suite 300
Saranac Lake, NY 12983

CANTON SMALL BUSINESS DEVELOPMENT CENTER

SUNY Canton
34 Cornell Drive, French Hall
Canton, NY 13617-1098
Email: sbdc@canton.edu

PLATTSBURGH-NORTH COUNTRY CHAMBER OF COMMERCE

PO Box 310, 7061 Route 9
Plattsburgh, NY 12901

WATERTOWN SMALL BUSINESS DEVELOPMENT CENTER

Jefferson Community College
1220 Coffeen Street
Watertown, NY 13601-1897
Email: sbdc@sunyjefferson.edu

NEW YORK CITY REGION**ARTS BUSINESS COLLABORATIVE, INC.**

31-00 47th Avenue, Suite 3100
Long Island City, NY 11101

ASIAN AMERICAN FEDERATION

120 Wall Street, 9th Floor
New York, NY 10005

BEDFORD STUYVESANT RESTORATION CORPORATION

1368 Fulton Street
Brooklyn, NY 11216

BLACK CHAMBER OF COMMERCE OF NEW YORK CITY, INC.

99 Wall Street
New York City, NY 10005

BRIDGE STREET DEVELOPMENT CORPORATION

460 Nostrand Avenue
Brooklyn, NY 11216

BRONX SMALL BUSINESS DEVELOPMENT CENTER

Lehman College Campus
250 Bedford Park Blvd., West
Bronx, NY 10468

BROOKLYN CHAMBER OF COMMERCE

335 Adams Street
Brooklyn, NY 11201

BROOKLYN NAVY YARD DEVELOPMENT CORPORATION

141 Flushing Avenue, Ste. 801
Brooklyn, NY 11205

BROOKLYN SMALL BUSINESS DEVELOPMENT CENTER

NYC College of Technology
25 Chapel Street
Brooklyn, NY 11201

BUSINESS OUTREACH CENTER NETWORK, INC.

96-11 40th Road
Corona, NY 11368

CAMBA, INC.

2244 Church Avenue, 4th Floor
Brooklyn, NY 11226

CHINATOWN MANPOWER PROJECT/BUSINESS OUTREACH CENTER

70 Mulberry Street, 3rd Floor
New York, NY 10013

COLUMBIA-HARLEM SMALL BUSINESS DEVELOPMENT CENTER

Interchurch Center
475 Riverside Drive, 3rd Floor
New York, NY 10115-6902

EVERGREEN EXCHANGE

2 Kingsland Avenue
Brooklyn, NY 11211

FARMERS BOULEVARD COMMUNITY DEVELOPMENT CORPORATION

111-29 Farmers Boulevard
St. Albans, NY 11412

GREATER JAMAICA DEVELOPMENT CORPORATION

9004 161 Street
Jamaica, NY 11432

LOCAL DEVELOPMENT CORPORATION OF EAST NEW YORK

80 Jamaica Avenue, 3rd Floor
Brooklyn, NY 11207

MIDTOWN MANHATTAN SMALL BUSINESS DEVELOPMENT CENTER

Baruch College, Field Center
55 Lexington Avenue, Room 2-140
New York, NY 10010

MANHATTAN SMALL BUSINESS DEVELOPMENT CENTER

Pace University
163 William Street, Room 328
New York, NY 10038

MANHATTAN CHAMBER OF COMMERCE

575 Fifth Avenue, 14th Floor
New York, NY 10017

NEW YORK WOMEN'S CHAMBER OF COMMERCE

1524 Amsterdam Avenue
New York, NY 10031

QUEENS ECONOMIC DEVELOPMENT CORPORATION

120-55 Queens Blvd., Suite 309
Kew Gardens, NY 11424-1015

QUEENS-LAGUARDIA SMALL BUSINESS DEVELOPMENT CENTER

LaGuardia Community College
30-20 Thomson Avenue
Long Island City, NY 11101

QUEENS-YORK SMALL BUSINESS DEVELOPMENT CENTER

City University of New York
York College, 94-50 159th Street
Jamaica, NY 11451

RENAISSANCE ECONOMIC DEVELOPMENT CORPORATION

2 Allen Street, 7th Floor
New York, NY 10002
Email: <http://www.renaissance-ny.org/>

START SMALL. THINK BIG., INC.

511 Avenue of the Americas, #4151
New York, NY 10011

STATEN ISLAND CHAMBER OF COMMERCE FOUNDATION, INC.

PO Box 41277
Staten Island, NY 10304

STATEN ISLAND SMALL BUSINESS DEVELOPMENT CENTER

College of Staten Island
2800 Victory Blvd., Building 3A, Room 105
Staten Island, NY 10314-9806

TRUFUND FINANCIAL SERVICES, INC.

39 West 37 Street
New York, NY 10018

WASHINGTON HEIGHTS – INWOOD DEVELOPMENT CORPORATION

611 W. 177th Street, Lower Level
New York, NY 10033

WOMEN'S HOUSING AND ECONOMIC DEVELOPMENT CORPORATION

50 East 168th Street
Bronx, NY 10452

WOMEN'S VENTURE FUND

50 Broadway, 29th Floor
New York, NY 10004

WORLDCAST LIVE, INC.

53 Bridge St., Suite 508
Brooklyn, NY 11201

SOUTHERN TIER REGION

CORTLAND AREA CHAMBER OF COMMERCE

83 Main Street
PO Box 427
Cortland, NY 13045

BINGHAMTON LOCAL DEVELOPMENT CORPORATION

SUNY Broome Community College
Continuing Education-Entrepreneurship Assistance Center
120 Hawley Street, 3rd Floor, Rm 306
Binghamton, NY 13901

BINGHAMTON SMALL BUSINESS DEVELOPMENT CENTER

Binghamton University
120 Hawley Street
Binghamton, NY 13901
Email: sbdc@binghamton.edu

WESTERN NY REGION

ACCORD CORPORATION

84 Schuyler Street
PO Box 573
Belmont, NY 14813

BUFFALO SMALL BUSINESS DEVELOPMENT CENTER

Buffalo State College
1300 Elmwood Avenue, GC206
Buffalo, NY 14222-4222
Email: smallbus@buffalostate.edu

IBERO-AMERICAN ACTION LEAGUE, INC. – BUFFALO

327 Niagara Street, Suite 10
Buffalo, NY 14201

JAMESTOWN SMALL BUSINESS DEVELOPMENT CENTER

Jamestown Community College
525 Falconer Street
Jamestown, NY 14702-0020
Email: SBDC@mail.sunyjc.edu

NIAGARA SMALL BUSINESS DEVELOPMENT CENTER

Niagara County Community College

3111 Saunders Settlement Road
Sanborn, NY 14132
Email: sbdc@niagaracc.suny.edu